



National Life  
Group®

A CLOSER LOOK

# Enhancer Bonuses

## Meet Elena

"My husband and I have 10 years to retirement, so these earning years are crucial to our long-term financial security. I need to make sure he's protected financially if something happened to me. I also want to make sure that the financial product I choose can help contribute to our income plan. I'm willing to be aggressive to seek greater growth potential."

### Background:

- **Age:** 50, married, no children
- **Occupation:** Senior Marketing Director
- **Situation:** Ten years to retirement, wants a high-growth strategy, positive market outlook

### Goals:

- Protect her husband financially from the unexpected.
- Potential to grow her assets for the future, especially for retirement.
- Flexible growth potential based on her market outlook.
- Have cash available for emergencies

### Elena's\* Needs:

Elena wants to make sure that her husband could carry on financially if something happened to her. She also wants to grow her nest egg as much as she can in the final stretch to retirement. Much of her retirement savings is already at risk in the market. She would like another product to accumulate cash without the unlimited downside of the market. She is willing to take on some risk for greater potential interest crediting.

## One Insurance Policy Does All of These:

## PeakLife NL Indexed Universal Life

Products issued by:

**National Life Insurance Company®**

\* This is a hypothetical example and is not the story of an actual client.

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, and its affiliates which offer a variety of financial service products.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

## Elena's Solution:

## PeakLife NL Indexed Universal Life Insurance with Enhancer Bonuses

### Three Enhancer Bonuses Provide Options to Capture the Upside Elena Wants

Elena seeks advice from her financial professional and purchases a PeakLife NL policy with a \$1 million death benefit. Because retirement savings is another goal, she can also use her policy to grow her cash value in several ways. PeakLife NL offers five indexed crediting options that credit interest based in part on the changes of market indexes, referred to as upside potential. The 0% or 1% floor<sup>1</sup> (depending on the index strategy chosen) helps ensure that cash value in that strategy won't be reduced due to a decline in the index. This is referred to as downside protection.




Even better, Elena can choose among three bonus levels to help maximize her upside potential based on how she feels about the index's direction.



<sup>1</sup> The 0% or 1% "floor" provided by an indexed universal life policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

## How the Enhancer Bonuses Work<sup>2</sup>

With three options to choose from, Elena can pick the bonus she feels best suits her current risk tolerance and market outlook. For additional flexibility, Elena can elect Enhancer Plus or Enhancer Max and back again as best suits her situation.

Bonus Option	Market Outlook <sup>**</sup>	
<div>Enhancer</div> 	Optimistic	Every SummitLife policy comes with the base level Enhancer at no extra cost. Enhancer may be ideal for a person who is buying PeakLife NL for its protection and cash value accumulation potential but is not interested in paying for any additional index crediting potential. With Enhancer, if the index strategy earns interest, Enhancer provides a small bonus. For crediting periods when the index declines, no bonus is credited.
<div>Enhancer Plus</div> 	More Optimistic	Enhancer Plus is the next step up the cost/potential reward ladder. Enhancer Plus is ideal for a person who has a moderately positive outlook on the index and is willing to take a small cost in order to increase their upside potential. The cost is deducted every year, but the bonus is only credited if the index strategy earns interest.
<div>Enhancer Max</div> 	Most Optimistic	Enhancer Max is designed for a person with an aggressive outlook on the index who wants the greatest potential bonus in exchange for the highest cost. As with Enhancer Plus, the cost is deducted every year, but the bonus is only credited if the index strategy earns interest.

<sup>2</sup> Enhancer, Enhancer Plus and Enhancer Max only credit a bonus in crediting periods where interest is credited to that strategy, beginning in the second year. If no indexed interest is credited for that period, no bonus will be credited. The charge for Enhancer Plus and Enhancer Max begins in year 1 and occurs for every crediting period regardless of whether interest is credited. The Enhancer bonus is not available in NY.

<sup>\*\*</sup>Market outlook is subjective and an individual choice based on many personal preferences and risk comfort levels. Talk with your financial professional before choosing an Enhancer bonus option or making any other important financial decisions.

# PeakLife NL Indexed Universal Life Insurance: Protecting what matters most.

Elena's permanent death benefit protection and cash value accumulation potential with three choices of Enhancer bonus levels are among many PeakLife NL features and benefits to help her out, such as:

- Flexible coverage and premiums, which let her make adjustments, up or down, if her situation changes<sup>3</sup>.
- A Lifetime Income Benefit Rider<sup>4</sup> which will guarantee a tax-free retirement income stream for the rest of her life once criteria are met to exercise it.
- Plus many optional riders that may offer Elena financial protection and peace of mind in light of the unexpected.

**To help you decide if PeakLife NL is right for you,  
contact your financial professional.**

PeakLife NL, Indexed Universal Life Insurance, form series 20607(0119)/ICC19-20607(0119), Flexible Accumulated Value Enhancement Rider (Enhancer, Enhancer Plus, Enhancer Max), form series 20643(0119)/ ICC19-20643(0119) and the Lifetime Income Benefit Rider, form series 20152/20235/20412 are underwritten by National Life Insurance Company, Montpelier, Vermont.

<sup>3</sup> It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

<sup>4</sup> The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. There is a monthly charge from the Index segment value during the income payment period. The Lifetime Income Benefit Rider is optional and available at policy issue. Benefit payments are funded via tax-free policy loans, which will reduce the policy's cash value and death benefit.